

ROBERT MAYHORN
126 Stollings Ave
Logan, WV 25601
Phone: 304-752-4991

Friday, November 05, 2010

Honorable James M. Peck
Courtroom 601
One Bowling Green
New York, NY 10004

To Whom It May Concern:

I am writing this letter in objection to the notice for my claim to be disallowed and expunged. I owned a lehman brothers structured fixed income product at the time of their bankruptcy valued at 50,000 dollars. I oppose the disallowance and expungement of my claim:

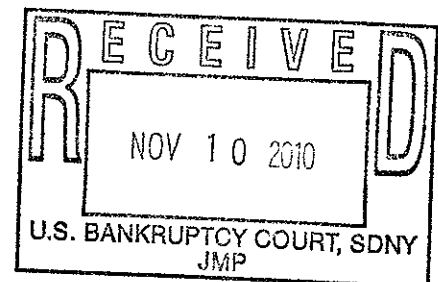
CLAIM TO BE DISALLOWED & EXPUNGED	
Creditor Name and Address: MAYHORN, ROBERT 126 STOLLINGS AVE LOGAN, WV 25601	Claim Number: 10856 Date Filed: 9/8/2009 Debtor: No Case Classification and Amount: UNSECURED: \$ 50,000.00

I'm also enclosing copies of:

UBS Resource Management Account # lv 08409, statements proving ownership of LB 100% PPN-ABS RTN BAR Russell 2000.

Sincerely,

ROBERT MAYHORN

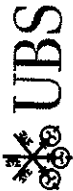


Resource Management Account

September 2008

UBS FINANCIAL SERVICES INC.
1000 HARBOR BOULEVARD
WEEHAWKEN, NJ 07086-6790

CPZ2000316287 0908 X1234 LV 0



Your Financial Advisor:

RYAN/HAINES

Phone: 502-420-7600/800-222-1448

Questions about your statement?

Call your Financial Advisor or the
RMA ResourceLine at 800-RMA-1000,
account 131008409.

Visit our website:

www.ubs.com/financialservices

Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* on the last two pages of this statement.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive/Speculative
Secondary - Moderate

Account name: ROBERT MAYHORN

SHERRY MAYHORN JTWROS

Friendly account name: Bob and Sherry

Account number: LV 08409 RH

Your account instructions

- The account record was signed by your Financial Advisor and approved by a Principal of the Firm.
- Your account is currently coded for margin.

Value of your account

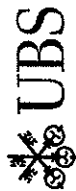
	on August 29 (\$)	on September 30 (\$)
Your assets	660,786.36	552,228.74
Your liabilities	0.00	0.00
Value of your account	\$660,786.36	\$552,228.74

Change in the value of your account

	September 2008 (\$)	Year to date (\$)
Opening account value	\$660,786.36	\$645,258.77
Deposits, including securities transferred in	0.00	63,000.00
Withdrawals and fees, including securities transferred out	-1,676.13	-28,675.83
Dividend and interest income	1,954.29	11,873.27
Change in value of outside assets/accruals	0.00	-110.68
Change in market value	-108,835.78	-139,116.79
Closing account value	\$552,228.74	\$552,228.74

Member SIPC

CPZ2000316287 0908 X1234 9538471 0 LV RH



Cash activity summary

See the section *Account activity this month* for details. UBS Bank USA deposit account balances are included in the *opening and closing balances* value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See *Important information about your statement* on the last two pages of this statement for details about those balances.

	September 2008 (\$)	Year to date (\$)
Opening balances	\$90,690.56	\$79,883.45
<i>Additions</i>		
Deposits and other funds credited	0.00	63,000.00
Dividend and interest income	1,954.29	11,873.27
Proceeds from security transactions	85,546.84	300,382.90
Total additions	\$87,501.13	\$375,256.17
<i>Subtractions</i>		
Resource Management Account fee	0.00	-150.00
Fees	0.00	-0.40
Other funds debited	-1,676.13	-28,525.43
Funds withdrawn for securities bought	-31,887.16	-281,835.39
Total subtractions	-\$33,563.29	-\$310,511.22
Net cash flow	\$53,937.84	\$64,744.95
Closing balances	\$144,628.40	\$144,628.40

Dividend and interest income earned

For purposes of this statement, taxability of interest and dividend income has been determined from a US tax reporting perspective. Based upon the residence of the account holder, account type, or product type, some interest and/or dividend payments may not be subject to United States (US) and/or Puerto Rico (PR) income taxes. The Client monthly statement is not intended to be used and cannot be relied upon for tax purposes. Clients should refer to the applicable tax reporting forms they receive from UBS annually, such as the Forms 1099 and the Forms 480, for tax reporting information. It is the practice of UBS to file the applicable tax reporting forms with the US Internal Revenue Service and PR Treasury Department, and in such forms accurately classify dividends and/or interest as tax exempt or taxable income. Please consult your individual tax preparer.

	September 2008 (\$)	Year to date (\$)
Taxable dividends	1,849.61	8,530.86
Taxable interest	104.68	1,605.60
Tax-exempt interest	0.00	1,736.81
Total	\$1,954.29	\$11,873.27

Withholdings and tax summary

	September 2008 (\$)	Year to date (\$)
Foreign taxes paid	-22.68	-94.50

UBS Bank USA Deposit Account APY

Interest period Aug 7 - Sep 7

Opening UBS Bank USA Deposit balance Aug 7	\$148,328.65
Closing UBS Bank USA Deposit balance Sep 7	\$60,080.86
Number of days in interest period	32
Average daily balance	\$96,297.47
Interest earned	\$104.68
Annual percentage yield earned	1.25%

Your Financial Advisor:
RYAN/HAINES
502-420-7600/800-222-1448

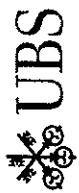
Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Resource Management Account
September 2008



Your UBS Rewards Points

	September 2008	Year to date
Opening balance	61,904	34,733
Points earned	1,980	29,151
Closing balance	63,884	63,884



Your notes

Resource Management Account
September 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN HAINER
502-420-7600/800-222-1448



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. Gains and losses for zero-coupon investments are not shown. See *Important information about your statement* on the last two pages of this statement for more information.

Cash

Cash and money balances

UBS Bank USA deposit account balances are included in the Cash and money balances value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See the *Important information about your statement* on the last two pages of this statement for details about those balances.

Holding	Opening balance on Sep 1 (\$)	Closing balance on Sep 30 (\$)	Price per share on Sep 30 (\$)	Average interest rate	Interest period	Days in period
Cash	0.00	70,429.13				
UBS BANK USA DEP ACCT	90,690.56	74,199.27				
Total	\$90,690.56	\$144,628.40				

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
ALTRIA GROUP INC Symbol: MO Exchange: NYSE EAI: \$768 Current yield: 6.45%	Aug 5, 08	600.000	20.879	12,680.76	19.840	11,904.00	-776.76	ST
RESEARCH RECOMMENDATIONS: UBS INVESTMENT RESEARCH: ARGUS FUNDAMENTAL				BUY BUY				
AMER ELECTRIC POWER CO Symbol: AEP Exchange: NYSE EAI: \$1,701 Current yield: 4.43%	Sep 15, 06	1,000.000	36.489	36,489.87 ¹	37.030	37,030.00	540.13	LT
Security total	Earnings	37.000	42.517	1,573.15	37.030	1,370.11	-203.04	
RESEARCH RECOMMENDATIONS: UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING): UBS INVESTMENT RESEARCH: ARGUS FUNDAMENTAL		1,037.000		38,063.02	38,400.11	337.09		
ANADARKO PETROLEUM CORP Symbol: APC Exchange: NYSE EAI: \$723 Current yield: 0.74%	Sep 28, 04	240.000	33.405	8,017.20 ¹	48.510	11,642.40	3,625.20	LT
							continued next page	



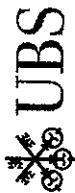
Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
Security total	Aug 23, 05	760,000	43.981	33,425.95 ¹	48.510	36,867.60	3,441.65	LT
	Jun 25, 08	1,000,000	74.171	74,418.60	48.510	48,510.00	-25,908.60	ST
	Earnings	9,000	64.430	579.87	48.510	436.59	-143.28	
		2,009,000		116,441.62		97,456.59	-18,985.03	
RESEARCH RECOMMENDATIONS:								
UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):								
UBS INVESTMENT RESEARCH:								
MCDEP ASSOCIATES								
BUY								
HOLD								
NOT RATED								
HOLD								
SELL								
DENDREON CORP								
Symbol: DNDN	Exchange: OTC	Aug 21, 08	1,000,000	5,858	5,981.07	5,710	5,710.00	ST
RESEARCH RECOMMENDATIONS:								
UBS INVESTMENT RESEARCH:								
ROCHDALE SECURITIES								
ATLANTIS RESEARCH								
DUKE ENERGY HOLDING CORP NEW								
Symbol: DUK	Exchange: NYSE	Sep 28, 04	1,500,000	13.208	19,812.60 ¹	17.430	26,145.00	LT
EAI: \$1,445	Current yield: 5.28%	Earnings	71,000	18.523	1,315.18	17.430	1,237.53	
Security total								
21,127.78								
27,382.53								
6,254.75								
RESEARCH RECOMMENDATIONS:								
UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):								
UBS INVESTMENT RESEARCH:								
ARGUS FUNDAMENTAL								
HOLD / OUTPERFORM								
NEUTRAL RATINGS EXCEPTION \$								
BUY								
ENERGY SERVICES OF AMERICA CORP								
Symbol: ESA	Exchange: AMEX		2,500,000	---	This information was unavailable---	5.450	13,625.00	
HERTZ GLOBAL HOLDINGS INC								
Symbol: HTZ	Exchange: NYSE	Jul 23, 08	1,000,000	8.925	9,071.46	7.570	7,570.00	ST
RESEARCH RECOMMENDATIONS:								
UBS INVESTMENT RESEARCH:								
MARKETGRADER								
SABRINT SYSTEMS								
NEUTRAL RATINGS EXCEPTION \$								
SELL								
BUY								
INTL COAL GROUP INC								
Symbol: ICO	Exchange: NYSE	Apr 19, 06	2,000,000	10.292	20,585.35 ¹	6.240	12,480.00	LT
RESEARCH RECOMMENDATIONS:								
UBS INVESTMENT RESEARCH:								
SABRINT SYSTEMS								
BUY								
HOLD								
JPMORGAN CHASE & CO								
Symbol: JPM	Exchange: NYSE	Sep 15, 06	500,000	46.950	23,475.01 ¹	46.700	23,350.00	LT
EAI: \$796	Current yield: 3.25%							
continued next page								

Resource Management Account
September 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448



Your assets, Equities, Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
Security total	Earnings	24,000	45.160	1,083.85	46.700	1,120.80	36.95	
RESEARCH RECOMMENDATIONS:	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):	524,000		24,558.86		24,470.80	-88.06	
	UBS INVESTMENT RESEARCH:							
	NAB RESEARCH							
	BOYAR'S ALT VIEWPOINT							
MANULIFE FINANCIAL CORP								
Symbol: MFC Exchange: NYSE								
EAI: \$313 Current yield: 2.70%	Apr 29, 04	304,000	17.500	5,320.00	36.690	11,153.76	5,833.76	LT
Security total	Earnings	12,000	37.817	453.81	36.690	440.28	-13.53	
RESEARCH RECOMMENDATIONS:	UBS INVESTMENT RESEARCH:	316,000		5,773.81		11,594.04	5,820.23	
	ARGUS FUNDAMENTAL							
PHILIP MORRIS INTL INC								
Symbol: PM Exchange: NYSE								
EAI: \$648 Current yield: 4.49%	Aug 5, 08	300,000	54.390	16,481.12	48.100	14,430.00	-2,051.12	ST
RESEARCH RECOMMENDATIONS:	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):							
	UBS INVESTMENT RESEARCH:							
	WALL STREET STRATEGIES							
	SABRIENT SYSTEMS							
QUALCOMM INC								
Symbol: QCOM Exchange: OTC								
EAI: \$64 Current yield: 1.49%	May 22, 07	100,000	46.500	4,718.53	42.970	4,297.00	-421.53	LT
RESEARCH RECOMMENDATIONS:	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):							
	UBS INVESTMENT RESEARCH:							
	ARGUS FUNDAMENTAL							
	MATTERHORN GROUP							
SPECTRA ENERGY CORP								
Symbol: SE Exchange: NYSE								
EAI: \$776 Current yield: 4.20%	Sep 28, 04	750,000	26.000	19,500.00	23.800	17,850.00	-1,650.00	LT
Security total	Earnings	26,000	24.834	645.69	23.800	618.80	-26.89	
		776,000		20,145.69		18,468.80	-1,676.89	

continued next page

Holding		Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
RESEARCH RECOMMENDATIONS:						BUY			
UBS INVESTMENT RESEARCH: STANDARD & POOR'S						BUY			
ARGUS FUNDAMENTAL						BUY			
SYSCO CORP									
Symbol: SY Exchange: NYSE		May 3, 06	300,000	29.715	8,914.63 ¹	30.830	9,249.00	334.37	LT
EAI: \$272 Current yield: 2.86%		Earnings	9,000	28.475	256.28	30.830	277.47	21.19	
Security total			309,000		9,170.91		9,526.47	355.56	
						NEUTRAL RATINGS EXCEPTION \$			
RESEARCH RECOMMENDATIONS:									
UBS INVESTMENT RESEARCH:									
STANDARD & POOR'S									
ARGUS FUNDAMENTAL									

RESEARCH RECOMMENDATIONS:

UNITD BANKSHARES INC
PARKERSBURG WEST VIRG
Symbol: UBSI Exchange: OTT

Symbol: UBSI Exchange: OTC
EAI: \$617 Current yield: 3.31%

Security total

VEOLIA ENVIRONNEMENT SPON ADR

Symbol: VE Exchange: NYSE

EAI: \$160 Current yield: 3.88%

RESEARCH RECOMMENDATIONS:

THOMAS WHITE INT'L

Total	\$328,349.63
--------------	--------------

Category	Value
Total	100
col of	100

Total estimated annual income: \$8,283

Holding	Trade date	Number of contracts	Sale price per contract (\$)	Sale proceeds (\$)	Price per contract on Sep 30 (\$)	Contract premium (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
CALL ANADARKO PETROLEUM NOVEMBER 2008									
Expires: Nov 08									
Symbol: APCKL Exchange: AMEX	Sep 25, 08	-10.000	2.300	-2,183.26	120.000	1.200	-1,200.00	983.26	5T

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Resource Management Account
September 2008



Your assets • **Equities** (continued)

Warrants

Holding	Trade date	Number of warrants	Purchase price per warrant (\$)	Cost basis (\$)	Price per warrant on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
WARRANTS ENERGY SERVICES OF AMERICA CORP Expires: Aug 29, 11		5,000,000	---	This information was unavailable---	0.850	4,250.00		

Research recommendations

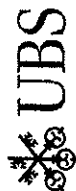
UBS Wealth Management Research is written by UBS Global Management & Business Banking, and UBS Investment Bank. Both UBS research providers, which are separate and independent, employ their own ratings systems and methodologies, and may publish research views that are inconsistent with each other. For more information about each research source and ratings definitions, please go to UBS Online Services or ask your Financial Advisor. Independent third-party research on certain companies covered by UBS Research is available to customers of UBS in the United States at no cost. Customers can access this research at www.ubs.com/independentresearch or can call 1-877-208-5700 to request that a copy of this research be sent to them. Research ratings are as of the end of the statement period. Where UBS has dropped coverage on a company, ratings are as of the date coverage was dropped. Independent research

will continue to be available for 18 months after UBS dropped coverage. Please consult the independent research website for the most current rating information.
\$ Indicates that the rating for this stock may have been placed Under Review by the Wealth Management Research or Investment Research analyst, or may have an exception to the core rating bands by Investment Research.
+ Indicates that the recommendation has been suspended due to either a restriction or pending review by the analyst.

Fixed income

Preferred securities

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
FEDERAL NATL MTG ASSN SER S 8.250% PREFERRED CLBL PAR VALUE - 25.00 USD Symbol: FNMIPRS Exchange: NYSE EAI: \$2,063 Current yield: 94.63%	Aug 7, 08	1,000,000	16.974	17,078.67	2.180	2,180.00	-14,898.67	ST
FIFTH THIRD CAP TRUST VI 7.25%								
DUE 11/15/2067 CALLABLE Symbol: FTBPRB Exchange: NYSE EAI: \$1,813 Current yield: 19.81%	Oct 25, 07	1,000,000	25,000	25,000.00	9.150	9,150.00	-15,850.00	ST
Total				\$42,078.67		\$11,330.00	-\$30,748.67	
Total estimated annual income:							\$3,876	



Your assets › Fixed income (continued)

Structured products

There may be little or no secondary market for structured products. Prices are estimated values obtained from third parties or issuers and do not reflect adjustments taken by such third parties or issuers for financial reporting purposes arising from changes in the market value of such transactions. The value at which you would be able to purchase, sell, enter into, assign or terminate any instrument will be impacted by other factors, such as hedging and transaction costs, credit considerations, bid-ask spreads and market liquidity.

Holding	Trade date	Quantity	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
LB 100% PPN: ABS RTN: BAR								
RUSSELL 2000								
08/31/2009								
Exchange: OTC	Feb 26, 08	5,000,000	10.000	50,000.00	-----Price was unavailable-----		-50,000.00	ST
BC 100% PPN								
GLOBAL INDEX BASKET								
9/30/2013								
Symbol: CJRTFI Exchange: OTC	Nov 27, 07	5,000,000	10.000	50,000.00	8.190	40,950.00	-9,050.00	ST
Total				\$100,000.00		\$40,950.00	-\$59,050.00	

Broad commodities

Closed end mutual funds

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Sep 30 (\$)	Value on Sep 30 (\$)	Unrealized gain or loss (\$)	Holding period
ISHARES SILVER TRUST								
Symbol: SLV Exchange: AMEX	Mar 25, 08	1,000,000	17.339	17,455.22	11.850	11,850.00	-5,605.22	ST
	Sep 2, 08	1,000,000	12.978	13,152.89	11.850	11,850.00	-1,302.89	ST
Security total		2,000,000		30,608.11		23,700.00	-6,908.11	
SPDR GOLD TRUST								
Symbol: GLD Exchange: NYSE	Mar 25, 08	100,000	92.070	9,323.12	85.070	8,507.00	-816.12	ST
Total				\$39,931.23		\$32,207.00	-\$7,724.23	



Resource Management Account
September 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448

Your assets (continued)

Your total assets

	Value on Sep 30 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	144,628.40	26.19%	144,628.40		
Equities					
* Common stock	320,063.34		328,349.63	8,283.00	-21,911.29
Short options	-1,200.00		-2,183.26		983.26
* Warrants	4,250.00				
Total equities	323,113.34	58.51%	326,166.37	8,283.00	-20,928.03
Fixed income					
Preferred securities	11,330.00		42,078.67	3,876.00	-30,748.67
Structured products	40,950.00		100,000.00		-59,050.00
Total fixed income	52,280.00	9.47%	142,078.67	3,876.00	-89,798.67
Closed end mutual funds	32,207.00	5.83%	39,931.23		-7,724.23
Total	\$552,228.74	100.00%	\$652,804.67	\$12,159.00	-\$118,450.93

* Missing cost basis information.

Account activity this month

	Date	Activity	Description	Amount (\$)
Dividend and interest income				
<i>Taxable dividends</i>				
Sep 10	Dividend		AMER ELECTRIC POWER CO	421.07
Sep 18	Dividend		SPECTRA ENERGY CORP AS OF 09/15/08	192.25
Sep 22	Foreign Dividend		MANULIFE FINANCIAL CORP AS OF 09/19/08	151.19
Sep 23	Dividend		DUKE ENERGY HOLDING CORP NEW AS OF 09/16/08	356.96
Sep 24	Dividend		ANADARKO PETROLEUM CORP	180.54
Sep 26	Dividend		QUALCOMM INC	32.00
Sep 30	Dividend		FEDERAL NATL MTG ASSN SER S 8.250% PREFERRED CLBL PAR VALUE - 25.00 PAID ON 1000	515.60
Total taxable dividends				\$1,849.61
Sep 8	Interest		UBS BANK USA DEPOSIT ACCOUNT AS OF 09/05/08	104.68
Total taxable interest				\$104.68
Total dividend and interest income				\$1,954.29

Taxable interest

Resource Card Items for your Attention:

Credit line	Available balance	Outstanding balance	Minimum payment	Payment due date
UBS Visa Signature credit card summary	\$20,000.00	\$18,020.28	\$19.00	Oct 16, 2008

We do not include your card balance in your total account value.

Security transactions

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from securities transactions (\$)	Funds withdrawn for securities bought (\$)	Accrued interest (\$)
Sep 5	Bought	ISHARES SILVER TRUST	1,000,000		12,978,000		-13,152.89	
Sep 5	Bought	PEABODY ENERGY CORP UNSOLICITED	300,000		57,968,000		-17,561.49	
Sep 10	Reinvestment	AMER ELECTRIC POWER CO AT 38.560000 REINVEST PRICE REINVEST DIV ON 09/10/08 EXECUTION CAPACITY: AGENT	10,000				-385.60	
Sep 12	Sold	PEABODY ENERGY CORP UNSOLICITED	-300,000		45,314,000	13,450.05		
Sep 18	Reinvestment	SPECTRA ENERGY CORP AT 24.505000 REINVEST PRICE REINVEST DIV ON 09/18/08 EXECUTION CAPACITY: AGENT AS OF 09/15/08	7,000				-171.54	
Sep 22	Reinvestment	MANULIFE FINANCIAL CORP AT 36.386000 REINVEST PRICE REINVEST DIV ON 09/22/08 EXECUTION CAPACITY: AGENT AS OF 09/19/08	3,000				-109.16	

CPZ0001000316298 PZ000021665 00003 0908X1234 9538471 01V AH

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Resource Management Account
September 2008



Account activity this month (continued)
Security transactions (continued)

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from securities transactions (\$)	Funds withdrawn for securities bought (\$)	Accrued interest (\$)
Sep 23	Reinvestment	DUKE ENERGY HOLDING CORP NEW AT 17.876200 REINVEST PRICE REINVEST DIV ON 09/23/08 EXECUTION CAPACITY: AGENT AS OF 09/16/08	19.000				-339.65	
Sep 24	Reinvestment	ANADARKO PETROLEUM CORP AT 55.610000 REINVEST PRICE REINVEST DIV ON 09/24/08 EXECUTION CAPACITY: AGENT	3.000			-166.83		
Sep 26	Sold	CALL ANADARKO PETROLEUM DUE 11 08 60 UNSOLICITED OPEN CUST CVRD	-10.000		2.30	2,183.26		
Sep 30	Status	CLIENT/ACCT INFORMATION SENT						
Sep 30	Sold	COVIDEN LTD UNSOLICITED PC	-77.000		54.37	4,176.58		
Sep 30	Sold	JPMORGAN CHASE & CO UNSOLICITED PC	-500.000		43.326000	21,627.62		
Sep 30	Sold	MANULIFE FINANCIAL CORP UNSOLICITED PC	-300.000		37.065000	11,096.18		
Sep 30	Sold	QUALCOMM INC UNSOLICITED PC	-100.000		46.20	4,608.72		
Sep 30	Sold	SYSCO CORP UNSOLICITED PC	-200.000		33.143000	6,611.31		
Sep 30	Sold	TYCO ELECTRONICS LTD UNSOLICITED PC	-77.000		28.51	2,111.21		
Sep 30	Sold	TYCO INTL LTD BERMUDA NEW UNSOLICITED PC	-77.000		37.39	2,869.14		
Sep 30	Sold	UNITD BANKSHARES INC PARKERSBURG WEST VIRG UNSOLICITED PC	-500.000		33.696240	16,812.77		
Total						\$85,546.84	-\$31,887.16	
Money balance activities								
Aug 29	Balance forward						\$90,690.56	
Sep 5	Withdrawal	UBS BANK USA DEPOSIT ACCOUNT				-30,714.38		
Sep 8	Deposit	UBS BANK USA DEPOSIT ACCOUNT AS OF 09/05/08				104.68		
Sep 11	Deposit	UBS BANK USA DEPOSIT ACCOUNT				35.47		
Sep 15	Deposit	UBS BANK USA DEPOSIT ACCOUNT				13,450.05		
Sep 16	Withdrawal	UBS BANK USA DEPOSIT ACCOUNT AS OF 09/15/08				-1,653.45		
Sep 19	Deposit	UBS BANK USA DEPOSIT ACCOUNT				20.71		
Sep 23	Deposit	UBS BANK USA DEPOSIT ACCOUNT				19.35		
Sep 24	Deposit	UBS BANK USA DEPOSIT ACCOUNT				17.31		
Sep 25	Deposit	UBS BANK USA DEPOSIT ACCOUNT				13.71		

continued next page



Account activity this month (continued)

Date	Activity	Description	Amount (\$)
Sep 29	Deposit	UBS BANK USA DEPOSIT ACCOUNT	2,215.26
Sep 30	Closing UBS Bank USA Deposit Account		\$74,199.27

The UBS Bank USA Deposit Account is your primary sweep option.

Realized gains and losses

The estimated realized gains and losses shown below are not for tax purposes. To calculate gains and losses, we liquidate the oldest security lot first. This is known as the first-in, first-out or FIFO accounting method. We use this method unless you specified which tax lot to close when you placed your order. This is known as a versus purchases or VSP order. See important information about your statement on the last page of this statement for more information. We may not adjust gains and losses for all capital changes. We do not

calculate gains and losses for zero coupon securities. We automatically adjust cost basis for tax-exempt and AMT eligible coupon municipal securities for estimated amortization of bond premiums. Estimates in the Unclassified section can not be classified as short term or long term because information is missing, or the product is one in which the gain/loss calculation is not provided.

Short-term capital gains and losses

Security description	Method	Quantity or face value (\$)	Purchase date	Sale date	Sale amount (\$)	Purchase amount (\$)	Loss (\$)	Gain (\$)	Net gain or loss (\$)
PEABODY ENERGY CORP	FIFO	300.000	Sep 02, 08	Sep 09, 08	13,450.05	17,561.49	-4,111.44		
UNITD BANKSHARES INC									
PARKERSBURG WEST VIRG	FIFO	500.000	Oct 18, 07	Sep 25, 08	16,812.77	14,327.64		2,485.13	
Total					\$30,262.82	\$31,889.13	-\$4,111.44	\$2,485.13	-\$1,626.31

Long-term capital gains and losses

Security description	Method	Quantity or face value (\$)	Purchase date	Sale date	Sale amount (\$)	Purchase amount (\$)	Loss (\$)	Gain (\$)	Net gain or loss (\$)
COVIDIEN LTD	FIFO	74.000	Jun 03, 02	Sep 25, 08	4,013.86	1,566.79		2,447.07	
	FIFO	3.000	Aug 02, 06	Sep 25, 08	162.72	7.63		155.09	
JPMORGAN CHASE & CO	FIFO	500.000	Sep 15, 06	Sep 25, 08	21,627.62	23,475.01	-1,847.39		
MANULIFE FINANCIAL CORP	FIFO	300.000	Apr 29, 04	Sep 25, 08	11,096.18	5,250.00		5,846.18	
QUALCOMM INC	FIFO	100.000	May 22, 07	Sep 25, 08	4,608.72	4,718.53	-109.81		
SYSCO CORP	FIFO	200.000	May 03, 06	Sep 25, 08	6,611.31	5,943.09		668.22	
TYCO ELECTRONICS LTD	FIFO	74.000	Jun 03, 02	Sep 25, 08	2,028.96	1,442.44		586.52	
	FIFO	3.000	Aug 02, 06	Sep 25, 08	82.25	7.02		75.23	
TYCO INTL LTD BERMUDA NEW									
	FIFO	3.000	Earnings	Sep 25, 08	111.78	9.37		102.41	
	FIFO	74.000	Jun 03, 02	Sep 25, 08	2,757.36	1,925.55		831.81	
Total					\$53,100.76	\$44,345.43	-\$1,957.20	\$10,712.53	\$8,755.33
Net capital gains/losses:									\$7,129.02

¹ Indicates cost basis information has been provided by a source other than UBS Financial Services.

Important information about your statement (continued)

transferred to the Firm during the statement period are listed at market value as of the end of the statement period. In determining the cost basis of the securities included in this statement, where indicated with the number "1," UBS Financial Services Inc. has relied on information obtained from sources other than UBS Financial Services Inc., including information from another firm or that you may have provided to your Financial Advisor. The Firm does not independently verify or guarantee the accuracy or validity of any information provided by sources other than UBS Financial Services Inc. In addition, although UBS Financial Services Inc. generally updates this information as it is received, the Firm does not provide any assurances that the information under "Cost basis" and "Unrealized gain/loss" is accurate as of the date of this statement. As such, you should not rely on this information in making purchase or sale decisions, for tax purposes or otherwise. Accounts transferred to the Firm will reflect gain/loss information only for the period of time they are held at the Firm. More historical information can be added by your Financial Advisor.

- **Callable securities.** Bonds and preferred stock that the issuer calls for early redemption will be selected impartially by lot from among all securities of that issue held in our name or in nominee name for our clients. Call feature information is obtained from third parties and its accuracy is not guaranteed. Other call features may exist which could affect yield; complete information will be provided upon request.

- **Certificates of Deposit (CDs).** CDs are FDIC insured up to \$100,000 in principal and accrued interest per depositor and per depository institution, in accordance with FDIC rules.

- **Price/Value.** The closing prices and/or mean bid and ask prices of the last recorded transaction of all listed securities, options and OTC NASDAQ securities, when available. Less actively traded securities may be priced using a computerized valuation model and may not reflect an actual market price or value. This information is obtained from third parties and its accuracy is not guaranteed. Restricted securities generally are not eligible for public sale. For certain securities trading in non-conforming denominations, pricing and/or quantity (face value) may have been adjusted to facilitate proper valuation. For purposes of this statement, the Firm uses the market prices of the unrestricted stock of the same issuer as an imputed value for the restricted stock. This imputed value may be substantially less than the actual prices received if these securities are resold or surrendered. All CD prices are derived using a computerized valuation model and therefore represent an estimated market value. Values presented for insurance products are provided by the insurance company or sponsor (sources considered reliable). The accuracy is not guaranteed. Surrender charges may apply. Deposits or securities denominated in

currencies other than U.S. dollars are reflected at the exchange rate as of the statement date. Prices may or may not represent current or future market value. To obtain current quotations, when available, contact your Financial Advisor.

- **Private Investments and Structured Products.** Private investment securities and structured products generally are highly illiquid. Certain structured products have not been registered with the Securities and Exchange Commission or under any state securities laws. We are providing estimated values for private investment securities and structured products for informational purposes only. Accuracy is not guaranteed. These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you would receive upon liquidation. Third party estimates of value are as of a certain date and are supplied to UBS Financial Services Inc. by an independent valuation firm. Issuer, general partner or sponsor estimated values, if any, are supplied to the Firm by the issuer, general partner or sponsor and may be calculated based on different information from that used by third parties to derive their estimated values. Both third party and issuer, general partner or sponsor estimated values, where available, are generally updated on a regular (monthly, quarterly, annual or semi-annual) basis. You can obtain additional information regarding the methodology used to determine the estimate of value and the date of the information which is the basis for the estimate by calling (800) 320-9951 from within the U.S.; for calls from outside the U.S. please call collect at (201) 272-7383. Third party estimated value may be reflected as "Not priced" in several situations: when an independent valuation firm has not supplied or is unable to assign any such value, when we become aware that a material event has occurred which may call a previously reported value into question, or when a value would be highly speculative due to the nature of the security. In any instance where neither an issuer, general partner or sponsor estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price. "Distributions to date" may include return of capital, income or both. "Original unit size" represents the initial offering price per unit and may not reflect your cost basis.

- **Est. (estimated) income.** Estimate of annual income based on current dividend and interest rates, assuming the securities will be held for one year from statement date or until maturity. This estimate is only a guideline; accuracy and continued income are not guaranteed.

- **Current yields and Rates.** An estimate of annualized income (dividend and/or interest) divided by the current market value/average balance. This estimate is based on the last dividend or interest

payments made by the issuer and assumes the securities/deposits will be held for one year from the statement date or until maturity; accuracy and continued yield are not guaranteed. Information regarding current yields and rates payable on the available money balances (including bank deposits and money market mutual funds) can be viewed at www.ubs.com/ubsinvest or obtained by contacting your Financial Advisor or calling 1-800-762-1000.

- **Assets not held by UBS Financial Services Inc.** Certain assets are not held by the Firm and not within the Firm's possession or control. As indicated on the front of your statement, these assets are displayed on your statement for informational purposes only. Positions and values presented are provided by the issuing firm, and the Firm is not responsible for this information, nor guarantees its accuracy. These assets are not protected by the Firm's SIPC coverage.

Revenue Sharing and Additional

- **Compensation.** In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients, we receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two different components: (i) the amount of new sales of the mutual funds of a particular fund family; and (ii) the amount of mutual fund assets of that particular fund family held by our clients. We also receive

networking fees in consideration for transfer agent services that we provide to the mutual funds. These fees generally are paid from investor assets in the mutual fund and are a fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family. In addition to commissions received in connection with the sale or distribution of annuity contracts and unit investment trust units to our clients, we receive revenue sharing compensation from many of the insurance companies underwriting the annuity contracts, affiliates of the insurance companies or sponsors of the unit investment trusts we distribute. Our affiliates also receive trading commissions and other compensation from mutual funds and insurance companies whose products we distribute. We receive from UBS Bank USA a fee of up to .50% per annum of amounts deposited with UBS Bank USA under the bank deposit account sweep program.

- **Unrealized gains/losses.** When data is available, estimated unrealized gains/losses are calculated for individual security lots. The transaction data for individual lots may or may not reflect commissions, charges, nor security reorganization events. Dividend and other reinvestment lots and systematic purchase lots are each combined to display one averaged lot. The "Trade date" column shows the date the securities were traded.

Activity

Trade commissions and charges appear on confirmations. Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included on confirmations previously furnished to you, and will be provided to you on request.

Open orders

Open or "good until cancelled" orders that were not executed by the statement date. Open buy and sell stop orders are reduced by the amount of dividends or rights on ex-dividends or ex-rights date unless instructed otherwise by you. You are responsible for orders that are executed due to your failure to cancel existing open orders.

Although all figures shown are intended to be accurate, statement data should not be used for tax purposes. Rely only on year-end tax forms, (i.e. form 1099, 5498, 1042S, etc.) when preparing your tax return. The Firm is required by law to report to the IRS all taxable dividends, reportable non-taxable dividends and taxable interest earned on securities held in your account, and net proceeds on sale transactions.

Foreign Transactions

American Express converts transactions in foreign currencies into U.S. dollars. Unless a particular rate is required by applicable law, the conversion rate used by American Express is a wholesale interbank rate selected on the business day prior to the day on which the transactions are processed by American Express, increased by 1.5%. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your UBS American Express Card.

If you are a UBS Select American Express Cardholder, and you use your UBS American Express Card or account to effect a transaction with a party located outside of the United States, the Card Issuer will charge a Foreign Country Transaction Fee of one-half of one percent (0.50%) of the U.S. dollar amount. The Card Issuer's Foreign Country Transaction Fee is calculated after the conversion process discussed in the previous paragraph.

Tax Withholding on Distributions from UBS Financial Services Inc. IRAs

Federal tax law requires UBS Financial Services Inc. to withhold income tax from your taxable IRA distributions, but you may elect NOT to have income tax withheld or instead you may elect to have tax withheld at a rate or in a fixed amount as you choose. Your election will remain in effect until revoked by you. You may revoke your election at any time by making a new election. If you do not have enough income tax withheld from your distributions(s), you may be responsible for the payment of estimated tax. You may incur penalties if the amounts withheld and your estimated tax payments are not equal to your tax obligation.

UBS Financial Services Inc. Rev 09/07

Important information about your statement

with FDIC rules. Further information regarding current yields on the Bank deposits, and important disclosures regarding the Deposit Account Sweep Program and alternatives to that Program, are available at www.ubs.com/sweepinfo. More information regarding FDIC insurance is available upon request, or by visiting the FDIC website at www.fdic.gov. Deposits at the Bank are not guaranteed by the Firm or any affiliate of the Firm, and are not protected by SIPC (see "UBS Financial Services Inc. Account Protection" below).

UBS Financial Services Inc. Account protection
The Firm is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account(s) at the Firm for up to \$500,000, including \$100,000 for free cash balances at the Firm in the unlikely event that the Firm fails financially. The SIPC asset protection limits apply to all accounts that you hold in a particular capacity. For example, if you have two accounts at the Firm where you are the sole account holder and a third account where you are a joint account holder, the two accounts are protected under SIPC up to a combined \$500,000 (not \$500,000 each), and the joint account is protected under SIPC separately for \$500,000. The Firm, together with certain affiliates, has also purchased supplemental protection. The maximum amount payable under the policy is \$600 million. Subject to this policy limit, cash at the Firm is protected up to \$1 million in the aggregate for all your accounts held in a particular capacity at UBS Financial Services Inc. The SIPC protection and the supplemental protection both do not apply to (a) certain financial assets controlled by (and included in your account value) but held away from UBS Financial Services Inc. (e.g., certain (i) cash at UBS Bank USA (see "UBS Bank Deposits", above), (ii) insurance products, including variable annuities, and (iii) shares of mutual funds where such shares are registered directly in the name of the account holder on the books and records of the applicable issuer or transfer agent); (b) certain investment contracts or investment interests (e.g., limited partnerships and private placements) that are not registered under the Securities Act of 1933; and (c) commodities contracts (e.g., foreign exchange and precious metal contracts), including futures contracts and commodity option contracts. The SIPC protection and the supplemental protection do not apply to these assets even if they otherwise appear on your statements. The SIPC protection and the supplemental protection do not protect against changes in the market value of your investments (whether as a result of market movement, issuer bankruptcy or otherwise). More information is available upon request. You may obtain more information about SIPC at (202) 371-8300 or by visiting the SIPC website at www.sipc.org.
UBS Financial Services Inc. is not a bank. Unless otherwise disclosed, securities and other investments

UBS Financial Services Inc. (the "Firm" or "UBS Financial Services"), member of all principal security, commodity and options exchanges. Executive offices: 1285 Avenue of the Americas, New York, NY 10019. UBS Financial Services Inc. is an indirect subsidiary of UBS AG and an affiliate of UBS Securities LLC. The Firm's financial statement is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.

This statement represents the only official record of your UBS Financial Services Inc. account. Other records, except official tax documents, containing conflicting data should not be relied upon. If you believe there is an error or omission, please report it immediately in writing to the Branch Manager of the office servicing your account. Any oral communications should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If the financial institution is not the top left of the front of this statement is not UBS Financial Services Inc., UBS Financial Services Inc. is carrying your account as clearing broker by arrangement with the indicated institution, which you were informed of when you opened this account, and your funds and securities are located at UBS Financial Services Inc. and not the introducing broker. In these cases, a report must be made to both firms. All account statements shall be deemed complete and accurate if not objected to in writing within 60 days of the statement postmark.

Customer complaints or inquiries may be directed to the Firm's Client Relations Department at 800-354-9103, 8:00 A.M. to 6:00 P.M. ET Monday through Friday. In case of errors or questions about an electronic funds transfer (EFT), bill payment, MasterCard transaction or a UBS American Express Card transaction, call 800-762-1000, or write to UBS Financial Services Inc., 1000 Harbor Blvd., 5th floor Weehawken, NJ 07086 Attn: RMA/BSA Services. All checks should be made payable to the Firm, or the financial institution indicated on the front of this statement. In addition to regular account fees, accounts may be subject to maintenance fees, charges for late payment for securities purchases, and charges for unpaid amounts in cash accounts. Accounts transferring to other institutions may be subject to a transfer fee.

UBS Bank Deposits

Cash on deposit at UBS Bank USA (the "Bank") through the UBS Deposit Account Sweep Program is deposited by the Firm, acting as your agent, at the Bank. The Firm, as your agent, maintains control over the deposit accounts established on your behalf with the Bank. Cash on deposit at the Bank is protected by the FDIC up to \$100,000 per depositor, in accordance

held through UBS Financial Services Inc. ARE NOT FDIC-INSURED, ARE NOT BANK GUARANTEED, AND MAY LOSE VALUE.

International Deposit Account ("IDA")

IDA is an interest-bearing account maintained by UBS AG, UBS Financial Services Inc.'s parent company, at the Cayman Island Branch where the uninvested cash in the client's International Resource Management Account ("IRMA") is automatically "swept" or invested on a daily basis. These automatic deposits made into the IDA are not guaranteed by UBS Financial Services Inc., nor insured by FDIC.

Dividend Reinvestment Program ("DRIP")

The price reflected is an average price and the actual price may be obtained from your Financial Advisor. Only whole shares are purchased under DRIP; partial shares will be sold and the cash credited to your account. There may be a small difference, positive or negative, between the dividend reinvestment price supplied by the issuer and the market price at which the partial shares are sold.

Cash-in-lieu

Only whole units may be held in your account. If you are entitled to a partial unit as a result of a dividend payment or otherwise, the Firm will either sell whole units at market price or accept an amount determined by a registered clearing agency, and credit your account in cash.

Investment objectives

The investment objectives you select reflect the overall goals you have for this account and apply to the whole account, not to specific investments within the account. Please advise the Firm promptly in writing of any significant change in your financial situation or investment objectives. For each account held, you choose one return objective and primary and, if applicable, secondary risk profile. The following lists the alternatives.

Return objectives

Current income - Investments seeking generation of income.
Capital appreciation - Investments seeking growth of principal rather than generation of income.
Current income and capital appreciation - Investments seeking both generation of income and growth of principal.

Risk profiles

Conservative - Seeks securities most likely to preserve principal with low risk.
Moderate - Seeks greater potential returns; willing to accept higher risk of loss of principal.
Aggressive/Speculative - Seeks potential for significant appreciation; willing to accept high degree of risk of loss of principal.

Statement "Householding"

As a convenience to you, in some instances we may consolidate all related account statements with the

same address in the same envelope. Accounts may be related for this purpose because they have owners who also maintain joint account relationships with other clients at the same address. This practice is known as "householding." If you do not wish to have all of your statements bundled together that is, you prefer to receive individual statements mailed in separate envelopes you may decline householding by calling your Financial Advisor at the toll-free number listed on your account statements.

Friendly account name

The Friendly account name reflects information that you provided to us on the Firm's online services website. It is customizable "nickname" chosen by you to assist you with your recordkeeping processes. It has no legal effect and does not impact the official legal status of your account. Your Financial Advisor(s) does have access to your Friendly account names. If you would like to change any of your Friendly account names, please contact your Financial Advisor or access your account information online.

Account overview

- Value of your account/portfolio.** Net of assets and liabilities
 - Assets.** Includes uninvested cash, money balances, values for restricted security (est.), and Global Time Deposits, unrealized marks to market, and certain assets not held by the Firm. Does not include uninvested securities/assets at the end of the prior and current statement periods, nor private investments, unvested stock options and exercisable stock options.
 - Liabilities.** Includes debit balances, outstanding margin loans, credit line, short account balances.
 - Cash/Money balances.** Total of uninvested cash credit balance plus money fund money market fund sweep option and UBS Bank deposit balances at the close of the statement period. Non-commodity free credit balances in your account are not segregated from other cash balances and the Firm may use any such funds in the ordinary course of its business. These funds are payable upon your demand. This total is included in the current period closing value.
- Loan summary**
For detailed information on the Firm's truth in lending practices, refer to the Firm's Statement of Credit Practices. The Firm reserves the right to limit margin purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the Firm's guidelines, market conditions and regulatory margin requirements.
- Your assets**
Itemizes securities/assets (grouped by category) held in the account at the end of the statement period. You may ask for delivery of fully paid securities at any time. You may receive securities used as loan collateral after paying any balance due on them. Any securities

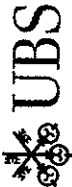


Your notes

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Resource Management Account
February 2008



Account activity this month (continued)

Money balance activities		Date	Activity	Description	Amount (\$)
		Jan 31	Balance forward		\$129,420.36
		Feb 4	Deposit	UBS BANK USA DEPOSIT ACCOUNT	11.55
		Feb 5	Deposit	UBS BANK USA DEPOSIT ACCOUNT	10.78
		Feb 6	Deposit	UBS BANK USA DEPOSIT ACCOUNT	42.55
		Feb 7	Deposit	UBS BANK USA DEPOSIT ACCOUNT AS OF 02/06/08	220.60
		Feb 12	Deposit	UBS BANK USA DEPOSIT ACCOUNT	12.32
		Feb 13	Deposit	UBS BANK USA DEPOSIT ACCOUNT	85.13
		Feb 19	Withdrawal	UBS BANK USA DEPOSIT ACCOUNT AS OF 02/15/08	-922.86
		Feb 20	Deposit	UBS BANK USA DEPOSIT ACCOUNT	40.16
		Feb 27	Deposit	UBS BANK USA DEPOSIT ACCOUNT	54,964.75
		Feb 29	Withdrawal	UBS BANK USA DEPOSIT ACCOUNT	-48,809.45
		Feb 29	Closing UBS Bank USA Deposit Account		\$135,075.89

The UBS Bank USA Deposit Account is your primary sweep option.



Account activity this month (continued)

Resource Card Items for your Attention:

New! Unlimited, Automatic ATM Fee Reimbursements. When you use your UBS American Express Card or UBS Visa Signature credit card with CashConnect to get cash from ATMs around the world, you'll be reimbursed for your ATM fees, up to \$3.00 per transaction, for an unlimited number of transactions.

Credit line	Available balance	Outstanding balance	Minimum payment	Payment due date
UBS Visa Signature credit card summary	\$20,000.00	\$15,429.92	\$46.00	Mar 17, 2008

We provide this information on your UBS Visa Signature credit cards solely as a courtesy to you. The UBS Visa Signature credit card and account are issued by Barclays Bank Delaware. Barclays Bank Delaware sends you the official statement for this account and you should make your payment according to their instructions.

We do not include your card balance in your total account value.

Date	Activity	Description	Amount (\$)
Feb 26	Fee Charge	RMA SERVICES FEE	-150.00
Total Resource Management Account fees			-\$150.00
Date	Activity	Description	Amount (\$)
Feb 15	Visa Payment	UBS VISA SIGNATURE CREDIT CARD VISA PAYMENT	-1,451.51
Total other funds debited			-\$1,451.51

Security transactions

For more information about the price/value shown for restricted securities, see *Important information about your statement* on the last two pages.

Date	Activity	Description	Quantity	Value (\$)	Price (\$)	Proceeds from securities transactions (\$)	Funds withdrawn for securities bought (\$)	Accrued interest (\$)
Feb 12	Reinvestment	JPMORGAN CHASE & CO AT 47.519400 REINVEST PRICE ON 02/12/08 EXECUTION CAPACITY: AGENT AS OF 01/31/08	7.000				-332.64	
Feb 28	Sold	CALL ANADARKO PETROLEUM DUE 04 08 70 UNSOLICITED OPEN CUST CVRD	-10.000		1.30	1,190.55		
Feb 29	Bought	LB 100% PPN-ABS RTN BAR RUSSELL 2000 08/31/2009 RETURN VARIES WITH INDEX	5,000.000		10.0000000		-50,000.00	
Total						\$1,190.55	-\$50,332.64	



Resource Management Account
February 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448

Your assets • Your total assets (continued)

	Value on Feb 29 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Total fixed income	121,150.00	17.84%	125,000.00	1,813.00	-3,850.00
Total	\$678,931.48	100.00%	\$605,764.08	\$16,317.00	\$56,042.40

* Missing cost basis information.

Account activity this month

Date	Activity	Description	Amount (\$)
Feb 25	Deposit	NON-LOCAL CHECK	55,000.00
Total deposits and other funds credited			\$55,000.00

Date	Activity	Description	Amount (\$)
Feb 1	Foreign Dividend	TYCO INTL LTD BERMUDA NEW PAID ON	11.55
Feb 4	Foreign Dividend	TYCO ELECTRONICS LTD	10.78
Feb 11	Foreign Dividend	COVIDIEN LTD PAID ON	12.32
Feb 12	Dividend	JPMORGAN CHASE & CO AS OF 01/31/08	380.00
Feb 15	Interest	FIFTH THIRD CAP TRUST VI 7.25% DUE 11/15/2067 CALLABLE PAID ON 1000	528.65
Total taxable dividends			\$943.30
Feb 7	Interest	UBS BANK USA DEPOSIT ACCOUNT AS OF 02/06/08	220.60
Total taxable interest			\$220.60

Taxable interest

Tax-exempt interest

Feb 5	Interest	WEST VA HOSP FIN AU RFDG 06-B AMBAC B/E /R/4.45 060141 DTD 060806 AMBAC VARIABLE RATE PAID ON 50000	42.55
Feb 12	Interest	WEST VA HOSP FIN AU RFDG 06-B AMBAC B/E /R/4.2 060141 DTD 060806 AMBAC VARIABLE RATE PAID ON 50000	37.77
Feb 19	Interest	WEST VA HOSP FIN AU RFDG 06-B AMBAC B/E /R/12 DUE 060141 DTD 060806 AMBAC VARIABLE RATE PAID ON 50000	40.16
Feb 26	Interest	WEST VA HOSP FIN AU RFDG 06-B AMBAC B/E /R/12 DUE 060141 DTD 060806 AMBAC VARIABLE RATE PAID ON 50000	114.75
Total tax-exempt interest			\$235.23
Total dividend and interest income			\$1,399.13



Your assets (continued)

Fixed income

Preferred securities

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
FIFTH THIRD CAP TRUST VI								
7.25%								
DUE 11/15/2067 CALLABLE								
Symbol: FTBPRB Exchange: OTC								
EAI: \$1,813 Current yield: 7.57%	Oct 25, 07	1,000,000	25,000	25,000.00	23,950	23,950.00	-1,050.00	ST

Structured products

Structured products generally are highly illiquid. Prices are estimated values obtained from third parties, issuers, general partners or sponsors. Actual market value may vary and thus gains/losses may not be accurately reflected. See *Important information about your statement* for more details.

Holding	Trade date	Quantity	Purchase price per share (\$)	Cost basis (\$)	Price per share on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
LB 100% PPN-ABS RTN BAR								
RUSSELL 2000								
08/31/2009								
Symbol: PMXTH Exchange: OTC	Feb 26, 08	5,000,000	10,000	50,000.00	10,000	50,000.00		ST
BC 100% PPN								
GLOBAL INDEX BASKET								
9/30/2013								
Symbol: CJRTFI Exchange: OTC	Nov 27, 07	5,000,000	10,000	50,000.00	9,440	47,200.00	-2,800.00	ST
Total				\$100,000.00		\$97,200.00	-\$2,800.00	

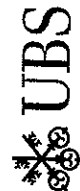
Your total assets

	Value on Feb 29 (\$)	Percentage of your account	Cost basis (\$)	Estimated annual income (\$)	Unrealized gain or loss (\$)
Cash	135,075.89	19.90%	135,075.89		
Cash alternatives	50,000.00	7.36%	50,000.00	6,000.00	
Equities					
Common stock	356,730.59		296,878.74	8,504.00	59,851.85
Short options	-1,150.00		-1,190.55		40.55
* Other equity investments	17,125.00				
Total equities	372,705.59	54.90%	295,688.19	8,504.00	59,892.40
Fixed income					
Preferred securities	23,950.00		25,000.00	1,813.00	-1,050.00
Structured products	97,200.00		100,000.00		-2,800.00
					<i>continued next page</i>

Resource Management Account
February 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN HAINER
502-420-7600/800-222-1448



Your assets • Equities (continued)

Short options

Holding	Trade date	Number of contracts	Sale price per contract (\$)	Sale proceeds (\$)	Price per contract on Feb 29 (\$)	Contract premium (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
CALL ANADARKO PETROLEUM APRIL 2008 70.000 Expires: Apr 08 Symbol: APCDN Exchange: AMEX	Feb 27, 08	-10.000	1.300	-1,190.55	115.000	1.150	-1,150.00	40.55	ST

Other equity investments

Cost basis and gains and losses have not been adjusted automatically for return of capital payments. Restricted security values are estimated for informational purposes. See *Important information about your statement* on the last two pages for additional information.

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
UNTS ENERGY SERVICES ACQUISITION CORP 1SHR COM & 2 WTS 2011 Symbol: ESAU Exchange: AMEX		2,500.000	---	This information was unavailable---	6.850	17,125.00		

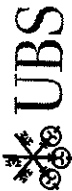
Research recommendations

UBS Wealth Management Research is written by UBS Global Management & Business Banking, and UBS Investment Bank. Both UBS research providers, which are separate and independent, employ their own ratings systems and methodologies, and may publish research views that are inconsistent with each other. For more information about each research source and ratings definitions, please go to UBS Online Services or ask your Financial Advisor. Independent third-party research on certain companies covered by UBS Research is available to customers of UBS in the United States at no cost. Customers can access this research at www.ubs.com/independentresearch or can call 1-877-208-5700 to request that a copy of this research be sent to them. Research ratings are as of the end of the statement period. Where UBS has dropped coverage on a company, ratings are as of the date coverage was dropped. Independent research

will continue to be available for 18 months after UBS dropped coverage. Please consult the independent research website for the most current rating information.

\$ Indicates that the rating for this stock may have been placed Under Review by the Wealth Management Research or Investment Research analyst, or may have an exception to the core rating bands by Investment Research.

+ Indicates that the recommendation has been suspended due to either a restriction or pending review by the analyst.



Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
Security total	Earnings	3,000	27.906	83.72	28.060	84.18	0.46	
RESEARCH RECOMMENDATIONS:	UBS INVESTMENT RESEARCH:	503,000		14,941.44		14,114.18	-827.26	
	THE STREET.COM RATINGS				BUY			
TYCO ELECTRONICS LTD								
Symbol: TEL Exchange: NYSE								
EAI: \$43 Current yield: 1.70%	Jun 3, 02	74,000	19.492	1,442.44	32.900	2,434.60	992.16	LT
	Aug 2, 06	3,000	2.340	7.02	32.900	98.70	91.68	LT
Security total		77,000		1,449.46		2,533.30	1,083.84	
RESEARCH RECOMMENDATIONS:	SABRIENT SYSTEMS				HOLD			
	BOE SECURITIES				BUY			
TYCO INTL LTD BERMUDA NEW								
Symbol: TYC Exchange: NYSE								
EAI: \$46 Current yield: 1.49%	Jun 3, 02	74,000	26.020	1,925.55 ¹	40.060	2,964.44	1,038.89	LT
	Earnings	3,000	3.123	9.37	40.060	120.18	110.81	
Security total		77,000		1,934.92		3,084.62	1,149.70	
RESEARCH RECOMMENDATIONS:	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/RELATIVE RANKING):				RATINGS EXCEPTION +			
	UBS INVESTMENT RESEARCH:				BUY			
	ARGUS FUNDAMENTAL				HOLD			
UNITD BANKSHARES INC								
PARKERSBURG WEST VIRG								
Symbol: UBSI Exchange: OTC								
EAI: \$1,172 Current yield: 4.42%	Oct 18, 07	1,000,000	28.489	28,655.29	26.270	26,270.00	-2,385.29	ST
	Earnings	10,000	28.300	283.00	26.270	262.70	-20.30	
Security total		1,010,000		28,938.29		26,532.70	-2,405.59	
VEOLIA ENVIRONNEMENT SPON ADR								
Symbol: VE Exchange: NYSE								
EAI: \$120 Current yield: 1.35%	May 22, 07	100,000	82.737	8,389.91	89.050	8,905.00	515.09	ST
RESEARCH RECOMMENDATIONS:	UBS INVESTMENT RESEARCH:				SELL			
	THOMAS WHITE INT'L				BUY			
Total				\$296,878.74		\$356,730.59	\$59,851.85	
Total estimated annual income: \$8,504								

¹ Indicates cost basis information has been provided by a source other than UBS Financial Services.

Resource Management Account
February 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448

Your assets • Equities • Common stock (continued)

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
INTL COAL GROUP INC								
Symbol: ICO Exchange: NYSE	Apr 19, 06	2,000,000	10.292	20,585.35 ¹	6.220	12,440.00	-8,145.35	LT
RESEARCH RECOMMENDATIONS:								
								BUY
JPMORGAN CHASE & CO								
Symbol: JPM Exchange: NYSE	Sep 15, 06	1,000,000	46.950	46,950.01 ¹	40.650	40,650.00	-6,300.01	LT
EAI: \$1,531 Current yield: 3.74%	Earnings	7,000	47.520	332.64	40.650	284.55	-48.09	
Security total		1,007,000		47,282.65		40,934.55	-6,348.10	
RESEARCH RECOMMENDATIONS:								
								HOLD / OUTPERFORM
MANULIFE FINANCIAL CORP								
Symbol: MFC Exchange: NYSE	Apr 29, 04	604,000	17.500	10,570.00 ¹	38.710	23,380.84	12,810.84	LT
EAI: \$584 Current yield: 2.49%	Earnings	3,000	40.793	122.38	38.710	116.13	-6.25	
Security total		607,000		10,692.38		23,496.97	12,804.59	
RESEARCH RECOMMENDATIONS:								
								BUY RATINGS EXCEPTION \$
								BUY
QUALCOMM INC								
Symbol: QCOM Exchange: OTC	May 22, 07	200,000	46.500	9,437.05	42.389	8,477.80	-959.25	ST
EAI: \$112 Current yield: 1.32%								
RESEARCH RECOMMENDATIONS:								
								HOLD / OUTPERFORM
								BUY
SPECTRA ENERGY CORP								
Symbol: SE Exchange: NYSE	Sep 28, 04	750,000	26.000	19,500.00 ¹	23.110	17,332.50	-2,167.50	LT
EAI: \$696 Current yield: 3.98%	Earnings	6,000	24.723	148.34	23.110	138.66	-9.68	
Security total		756,000		19,648.34		17,471.16	-2,177.18	
SYSICO CORP								
Symbol: SYI Exchange: NYSE	May 3, 06	500,000	29.715	14,857.72 ¹	28.060	14,030.00	-827.72	LT
EAI: \$443 Current yield: 3.14%								

continued next page



Your assets (continued)

Equities

Common stock

Holding	Trade date	Number of shares	Purchase price per share (\$)	Cost basis (\$)	Price per share on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
AMER ELECTRIC POWER CO								
Symbol: AEP Exchange: NYSE								
EAI: \$1,653 Current yield: 4.01%	Sep 15, 06	1,000,000	36.489	36,489.87 ¹	40.920	40,920.00	4,430.13	LT
	Earnings	8,000	49.490	395.92	40.920	327.36	-68.56	
Security total		1,008,000		36,885.79		41,247.36	4,361.57	
RESEARCH RECOMMENDATIONS:								
	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):							
	UBS INVESTMENT RESEARCH:							
	ARGUS FUNDAMENTAL							
ANADARKO PETROLEUM CORP								
Symbol: APC Exchange: NYSE								
EAI: \$721 Current yield: 0.57%	Sep 28, 04	1,000,000	33.405	33,405.01 ¹	63.740	63,740.00	30,334.99	LT
	Sep 28, 04	240,000	33.405	8,017.20 ¹	63.740	15,297.60	7,280.40	LT
	Aug 23, 05	760,000	43.981	33,425.95 ¹	63.740	48,442.40	15,016.45	LT
	Earnings	2,000	66.570	133.14	63.740	127.48	-5.66	
Security total		2,002,000		74,981.30		127,607.48	52,626.18	
RESEARCH RECOMMENDATIONS:								
	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):							
	UBS INVESTMENT RESEARCH:							
	MCDEP ASSOCIATES							
COVIDIEN LTD								
Symbol: COV Exchange: NYSE								
EAI: \$49 Current yield: 1.49%	Jun 3, 02	74,000	21.172	1,566.79	42.790	3,166.46	1,599.67	LT
	Aug 2, 06	3,000	2.543	7.63	42.790	128.37	120.74	LT
Security total		77,000		1,574.42		3,294.83	1,720.41	
DUKE ENERGY HOLDING CORP NEW								
Symbol: DUK Exchange: NYSE								
EAI: \$1,334 Current yield: 5.02%	Sep 28, 04	1,500,000	13.208	19,812.60 ¹	17.540	26,310.00	6,497.40	LT
	Earnings	16,000	20.302	324.84	17.540	280.64	-44.20	
		1,516,000		20,137.44		26,590.64	6,453.20	
Security total								
RESEARCH RECOMMENDATIONS:								
	UBS WEALTH MANAGEMENT RESEARCH (ABSOLUTE/ RELATIVE RANKING):							
	UBS INVESTMENT RESEARCH:							
	ARGUS FUNDAMENTAL							

continued next page

continued next page

Resource Management Account
February 2008

Account name: ROBERT MAYHORN
Friendly account name: Bob and Sherry
Account number: LV 08409 RH

Your Financial Advisor:
RYAN/HAINER
502-420-7600/800-222-1448



Your assets

Some prices, income and current values shown may be approximate. As a result, gains and losses may not be accurately reflected. Gains and losses for zero-coupon investments are not shown. See *Important information about your statement* on the last two pages of this statement for more information.

Cash

Cash and money balances

UBS Bank USA deposit account balances are included in the Cash and money balances value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See the *Important information about your statement* on the last two pages of this statement for details about those balances.

Holding	Opening balance on Feb 1 (\$)	Closing balance on Feb 29 (\$)	Price per share on Feb 29 (\$)	Average interest rate	Interest period	Days in period
UBS BANK USA DEP ACCT	129,420.36	135,075.89				

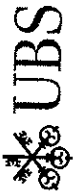
Cash alternatives

Municipal securities

Prices are obtained from independent quotation bureaus that use computerized valuation formulas to calculate current values. Actual market values may vary and thus gains/losses may not be accurately reflected. We have not calculated gains and losses for zero coupon municipal securities because the cost

basis of these securities has not been automatically adjusted for accrued original-issue discount. The cost basis for tax-exempt and AMT eligible coupon municipal securities has been automatically adjusted for estimated bond premium amortization to date.

Holding	Trade date	Total face value at maturity (\$)	Adjusted purchase price(\$)	Adjusted cost basis (\$)	Price on Feb 29 (\$)	Value on Feb 29 (\$)	Unrealized gain or loss (\$)	Holding period
WEST VA HOSP FIN AU RFDG 06-B AMBAC B/E /R/ VARIABLE RATE RATE 12.000% MATURES 06/01/41 CALLABLE 04/01/08 @ Moody: Aaa S&P: AAA EAI: \$6,000 Current yield: 12.00%	Dec 13, 07	50,000.000	100.000	50,000.00	100.000	50,000.00		ST



Cash activity summary

See the section *Account activity this month* for details. UBS Bank USA deposit account balances are included in the *opening and closing balances* value, are insured by the FDIC within applicable limits, but are not protected by SIPC. See *Important information about your statement* on the last two pages of this statement for details about those balances.

	February 2008 (\$)	Year to date (\$)
Opening balances	\$129,420.36	\$79,883.45
<i>Additions</i>		
Deposits and other funds credited	55,000.00	55,000.00
Dividend and interest income	1,399.13	2,429.87
Proceeds from security transactions	1,190.55	51,190.55
Total additions	\$57,589.68	\$108,620.42
<i>Subtractions</i>		
Resource Management Account fee	-150.00	-150.00
Other funds debited	-1,451.51	-2,578.62
Funds withdrawn for securities bought	-50,332.64	-50,699.36
Total subtractions	-\$51,934.15	-\$53,427.98
Net cash flow	\$5,655.53	\$55,192.44
Closing balances	\$135,075.89	\$135,075.89

UBS Bank USA Deposit Account APY

Interest period Jan 8 - Feb 6

Opening UBS Bank USA Deposit balance Jan 8	\$80,291.75
Closing UBS Bank USA Deposit balance Feb 6	\$129,705.84
Number of days in interest period	30
Average daily balance	\$116,295.70
Interest earned	\$220.60
Annual percentage yield earned	2.33%

Your UBS Rewards Points

	February 2008	Year to date
Opening balance	37,982	34,733
Points earned	2,775	6,024
Closing balance	40,757	40,757

Resource Management Account

February 2008

UBS Financial Services Inc.
4801 OLYMPIA PARK PLAZA
SUITE 4000
LOUISVILLE, KY 40241-2098
CPZ2000272961 0208 X12 LV 0



Your Financial Advisor:

RYAN/HAINER
Phone: 502-420-7600/800-222-1448

Questions about your statement?

Call your Financial Advisor or the
RMA ResourceLine at 800-RMA-1000,
account 131008409.

Visit our website:

www.ubs.com/financialservices

Your investment objectives:

You have identified the following investment objectives for this account. If you have questions about these objectives, disagree with them, or wish to change them, please contact your Financial Advisor or Branch Manager. You can find a full description of the alternative investment objectives in *Important information about your statement* on the last two pages of this statement.

Your return objective:

Capital appreciation

Your risk profile:

Primary - Aggressive/Speculative
Secondary - Moderate

Account name: ROBERT MAYHORN
SHERRY MAYHORN JTWROS
Friendly account name: Bob and Sherry
Account number: LV 08409 RH
Universal ID: 4375284100M

Value of your account

	on January 31 (\$)	on February 29 (\$)
Your assets	630,707.56	678,931.48
Your liabilities	0.00	0.00
Value of your account	\$630,707.56	\$678,931.48

Change in the value of your account

	February 2008 (\$)	Year to date (\$)
Opening account value	\$630,707.56	\$645,258.77
Deposits, including securities transferred in	55,000.00	55,000.00
Withdrawals and fees, including securities transferred out	-1,601.51	-2,728.62
Dividend and interest income	1,399.13	2,429.87
Change in value of outside assets/accruals	0.00	-110.68
Change in market value	-6,573.70	-20,917.86
Closing account value	\$678,931.48	\$678,931.48

Member SIPC

CPZ20001000272961 PZ2000021915 00002 0208X12 9538471 0 LV RH

Important information about your statement (continued)

• **Certificates of Deposit (CDs).** CDs are FDIC insured up to \$100,000 (\$250,000 for some retirement accounts) in principal and accrued interest per depositor and per depository institution, in accordance with FDIC rules.

• **Price/Value.** The closing prices and/or mean bid and ask prices of the last recorded transaction of all listed securities, options and OTC NASDAQ securities, when available. Less actively traded securities may be priced using a computerized valuation model and may not reflect an actual market price or value. This information is obtained from third parties and its accuracy is not guaranteed. Restricted securities generally are not eligible for public sale. For certain securities trading in non-conforming denominations, pricing and/or quantity (face value) may have been adjusted to facilitate proper valuation. For purposes of this statement, the Firm uses the market prices of the unrestricted stock of the same issuer as an imputed value for the restricted stock. This imputed value may be substantially less than the actual prices received if these securities are resold or surrendered. All CD prices are derived using a computerized valuation model and therefore represent an estimated market value. Values presented for insurance products are provided by the insurance company or sponsor (sources considered reliable). The accuracy is not guaranteed. Surrender charges may apply. Deposits or securities denominated in currencies other than U.S. dollars are reflected at the exchange rate as of the statement date. Prices may or may not represent current or future market value. To obtain current quotations, when available, contact your Financial Advisor.

• **Private Investments and Structured Products.** Private investment securities and structured products generally are highly illiquid. Certain structured products have not been registered with the Securities and Exchange Commission or under any state securities laws. We are providing estimated values for private investment securities and structured products for informational purposes only. Accuracy is not guaranteed. These values may differ substantially from prices, if any, at which a private investment security or structured product may be bought or sold and do not necessarily represent the value you would receive upon liquidation. Third party estimates of value are as of a certain date and are supplied to UBS Financial Services Inc. by an independent valuation firm. Issuer, general partner or sponsor estimated values, if any, are supplied to the Firm by the issuer, general partner or sponsor and may be calculated based on different information from that used by third parties to derive their estimated values. Both third party and issuer, general partner or sponsor estimated values, where available, are generally updated on a regular (monthly, quarterly, annual or semi-annual) basis. You can obtain additional information regarding the methodology used to determine the estimate of value and the date of the information which is the basis for the estimate by calling (800) 320-9951 from within the U.S.; for calls from outside the U.S. please call collect at (201) 272-7383. Third party estimated values may be reflected as "Not priced" in several situations: when an

independent valuation firm has not supplied or is unable to assign any such value, when we become aware that a material event has occurred which may call a previously reported value into question, or when a value would be highly speculative due to the nature of the security. In any instance where neither an issuer, general partner or sponsor estimated value nor a third-party estimated value is provided, the value of the security will be different from its purchase price. "Distributions to date" may include return of capital, income or both. "Original unit size" represents the initial offering price per unit and may not reflect your cost basis.

• **Est. (estimated) income.** Estimate of annual income based on current dividend and interest rates, assuming the securities will be held for one year from statement date or until maturity. This estimate is only a guideline; accuracy and continued income are not guaranteed.

• **Current yields and Rates.** An estimate of annualized income (dividend and/or interest) divided by the current market value/average balance. This estimate is based on the last dividend or interest payment made by the issuer and assumes the securities/deposits will be held for one year from the statement date or until maturity; accuracy and continued yield are not guaranteed. Information regarding current yields and rates payable on the available money balances (including bank deposits and money market mutual funds) can be viewed at www.ubs.com/servlets/ubsinfo or obtained by contacting your Financial Advisor or calling 1-800-762-1000.

• **Assets not held by UBS Financial Services Inc.** Certain assets are not held by the Firm and not within the Firm's possession or control. As indicated on the front of your statement, these assets are displayed on your statement for informational purposes only. Positions and values presented are provided by the issuing firm, and the Firm is not responsible for this information, nor guarantees its accuracy. These assets are not protected by the Firm's SIPC coverage.

• **Revenue Sharing and Additional Compensation.** In addition to commissions on sales and 12b-1 fees received in connection with the distribution of mutual funds to our clients, we receive revenue sharing payments from distributors and/or advisors of the mutual funds that we sell. These amounts are based on two different components: (i) the amount of new sales of the mutual funds of a particular fund family; and (ii) the amount of mutual fund assets of that particular fund family held by our clients. We also receive networking fees in consideration for transfer agent services that we provide to the mutual funds. These fees generally are paid from investor assets in the mutual fund and are a fixed dollar amount based on the number of accounts at the broker-dealer holding mutual funds of that fund family. In addition to commissions received in connection with the sale or distribution of annuity contracts and unit investment trust units to our clients, we receive revenue sharing compensation from many of the insurance companies underwriting the annuity contracts, affiliates of the insurance companies or sponsors of the unit investment trusts we distribute. Our affiliates also receive trading commissions and

will remain in effect until revoked by you. You may revoke your election at any time by making a new election. If you do not have enough income tax withheld from your distributions, you may be responsible for the payment of estimated tax. You may incur penalties if the amounts withheld and your estimated tax payments are not equal to your tax obligation.
UBS Financial Services Inc.

Rev 8/08

other compensation from mutual funds and insurance companies whose products we distribute. We receive from UBS Bank USA a fee of up to .50% per annum of amounts deposited with UBS Bank USA under the bank deposit account sweep program.

• **Unrealized gains/losses.** When data is available, estimated unrealized gains/losses are calculated for individual security lots. The transaction data for individual lots may or may not reflect commissions, charges, nor security reorganization events. Dividend and other reinvestment lots and systematic purchase lots are each combined to display one averaged lot. The "Trade date" column shows the date the securities were traded.

Activity

Trade commissions and charges appear on confirmations. Information with respect to commissions and other charges incurred in connection with the execution of option transactions has been included on confirmations previously furnished to you, and will be provided to you on request.

Open orders

Open or "good until cancelled" orders that were not executed by the statement date. Open buy and sell stop orders are reduced by the amount of dividends or rights on ex-dividends or ex-rights date unless instructed otherwise by you. You are responsible for orders that are executed due to your failure to cancel existing open orders.

Although all figures shown are intended to be accurate, statement data should not be used for tax purposes. Rely only on year-end tax forms, (i.e. form 1099, 5498, 1042S, etc.) when preparing your tax return. The Firm is required by law to report to the IRS all taxable dividends, reportable non-taxable dividends and taxable interest earned on securities held in your account, and net proceeds on sale transactions.

Foreign Transactions

American Express converts transactions in foreign currencies into U.S. dollars. Unless a particular rate is required by applicable law, the conversion rate used by American Express is a wholesale interbank rate selected on the business day prior to the day on which the transactions are processed by American Express, increased by 1.3%. The currency conversion rate used on the conversion date may differ from the rate in effect on the date you used your UBS American Express Card. If you are a UBS Select American Express Cardholder, and you use your UBS American Express Card or account to effect a transaction with a party located outside of the United States, the Card issuer will charge a Foreign Country Transaction Fee of one-half of one percent (0.50%) of the U.S. dollar amount. The Card issuer's Foreign Country Transaction Fee is calculated after the conversion process discussed in the previous paragraph.

Tax Withholding on Distributions from UBS

Financial Services Inc. IRAs

Federal tax law requires UBS Financial Services Inc. to withhold income tax from your taxable IRA distributions, but you may elect NOT to have income tax withheld or instead you may elect to have tax withheld at a rate or in a fixed amount as you choose. Your election

Important information about your statement

UBS Financial Services Inc. (the "Firm" or "UBS Financial Services"), member of all principal security, commodity and options exchanges. Executive offices: 1285 Avenue of the Americas, New York, NY 10019. UBS Financial Services Inc. is an indirect subsidiary of UBS AG and an affiliate of UBS Securities LLC. The Firm's financial statement is available for your personal inspection at its offices, or a copy of it will be mailed upon your written request.

This statement represents the only official record of your UBS Financial Services Inc. account. Other records, except official tax documents, containing conflicting data should not be relied upon. If you believe there is an error or omission, please report it immediately in writing to the Branch Manager of the office servicing your account.

Any oral communications should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA), if the financial institution on the top left of the front of this statement is not UBS Financial Services Inc., UBS Financial Services Inc. is carrying your account as clearing broker by arrangement with the indicated institution, which you were informed of when you opened this account, and your funds and securities are located at UBS Financial Services Inc. and not the introducing broker. In these cases, a report must be made to both firms. All account statements shall be deemed complete and accurate if not objected to in writing within 60 days of the statement postmark.

Customer complaints or inquiries may be directed to the Firm's Client Relations Department at 800-354-9103, 8:00 A.M. to 6:00 P.M. ET Monday through Friday. In case of errors or questions about an electronic funds transfer (EFT), bill payment, MasterCard transaction or a UBS American Express Card transaction, call 800-762-1000, or write to UBS Financial Services Inc., 1000 Harbor Blvd., 5th floor Westfield, NJ 07086 Attn: RMA/BSA Services.

All checks should be made payable to the Firm, or the financial institution indicated on the front of this statement. In addition to regular account fees, accounts may be subject to maintenance fees, charges for late payment for securities purchases, and charges for unpaid amounts in cash accounts. Accounts transferring to other institutions may be subject to a transfer fee.

UBS Bank Deposits

Cash on deposit at UBS Bank USA (the "Bank") through the UBS Deposit Account Sweep Program is deposited by the Firm, acting as your agent, at the Bank. The Firm, as your agent, maintains control over the deposit accounts established on your behalf with the Bank. Cash on deposit at the Bank is protected by

the FDIC up to \$100,000 per depositor (\$250,000 per depositor for some retirement accounts), in accordance with FDIC rules. Further information regarding current yields on the Bank deposits, and important disclosures regarding the Deposit Account Sweep Program and alternatives to that Program, are available at www.ubs.com/sweepinfo. More information regarding FDIC insurance is available upon request, or by visiting the FDIC website at www.FDIC.gov. Deposits at the Bank are not guaranteed by the Firm or any affiliate of the Bank.

Firm, and are not protected by SIPC (see "UBS Financial Services Inc. Account Protection" below).

UBS Financial Services Inc. Account protection
The Firm is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account(s) at the Firm for up to \$500,000, including \$100,000 for free cash balances at the Firm in the unlikely event that the Firm fails financially. The SIPC asset protection limits apply to all accounts that you hold in a particular capacity. For example, if you have two accounts at the Firm where you are the sole account holder and a third account where you are a joint account holder, the two accounts are protected under SIPC up to a combined \$500,000 (not \$500,000 each), and the joint account is protected under SIPC separately for \$500,000. The Firm, together with certain affiliates, has also purchased supplemental protection. The maximum amount payable under the policy is \$600 million. Subject to this policy limit, cash at the Firm is further protected for up to \$1.9 million in the aggregate for all your accounts held in a particular capacity at UBS Financial Services Inc. The SIPC protection and the supplemental protection both do not apply to (a) certain financial assets controlled by (and included in your account value) but held away from UBS Financial Services Inc. (e.g., certain (i) cash at UBS Bank USA (see "UBS Bank Deposits" above), (ii) insurance products, including variable annuities, and (iii) shares of mutual funds where such shares are registered directly in the name of the account holder on the books and records of the applicable issuer or transfer agent); (b) certain investment contracts or investment interests (e.g., limited partnerships and private placements) that are not registered under the Securities Act of 1933; and (c) commodities contracts (e.g., foreign exchange and precious metal contracts), including futures contracts and commodity option contracts. The SIPC protection and the supplemental protection do not apply to these assets even if they otherwise appear on your statements. The SIPC protection and the supplemental protection do not protect against changes in the market value of your investments (whether as a result of market movement, issuer bankruptcy or otherwise). More information is available upon request. You may obtain more information about SIPC, including the SIPC Brochure, by contacting SIPC at (202) 371-8300 or by visiting the SIPC website at www.sipc.org.

UBS Financial Services Inc. is not a bank. Unless otherwise disclosed, securities and other investments held through UBS Financial Services Inc. ARE NOT FDIC-INSURED, ARE NOT BANK GUARANTEED, AND MAY LOSE VALUE.

International Deposit Account ("IDA")

IDA is an interest-bearing account maintained by UBS AG, UBS Financial Services Inc.'s parent company, at the Cayman Islands Branch where the uninvested cash in the client's International Resource Management Account ("IRMA") is automatically "swept" or invested on a daily basis. These automatic deposits made into the IDA are not guaranteed by UBS Financial Services Inc., nor insured by FDIC.

Dividend Reinvestment Program ("DRIP")

The price reflected is an average price and the actual price may be obtained from your Financial Advisor. Only

whole shares are purchased under DRIP; partial shares will be sold and the cash credited to your account. There may be a small difference, positive or negative, between the dividend reinvestment price supplied by the issuer and the market price at which the partial shares are sold.

Cash-in-lieu

Only whole units may be held in your account. If you are entitled to a partial unit as a result of a dividend payment or otherwise, the Firm will either sell whole units at market price or accept an amount determined by a registered clearing agency, and credit your account in cash.

Investment objectives

The investment objectives you select reflect the overall goals you have for this account and apply to the whole account, not to specific investments within the account. Please advise the Firm promptly in writing of any significant change in your financial situation or investment objectives. For each account held, you choose one return objective and primary and, if applicable, secondary risk profile. The following lists the alternatives.

Return objectives

Current income - Investments seeking generation of income.

Capital appreciation - Investments seeking growth of principal rather than generation of income.

Current income and capital appreciation - Investments seeking both generation of income and growth of principal.

Risk profiles

Conservative - Seeks securities most likely to preserve principal with low risk.

Moderate - Seeks greater potential returns; willing to accept higher risk of loss of principal.

Aggressive/Speculative - Seeks potential for significant appreciation; willing to accept high degree of risk of loss of principal.

Statement "Householding"

As a convenience to you, in some instances we may consolidate all related account statements with the same address in the same envelope. Accounts may be also maintain joint account relationships with other clients at the same address. This practice is known as "householding." If you do not wish to have all of your statements bundled together that is, you prefer to receive individual statements mailed in separate envelopes you may decline householding by calling your Financial Advisor at the toll-free number listed on your account statements.

Friendly account name
The Friendly account name reflects information that you provided to us on the Firm's online services website. It is customizable "nickname" chosen by you to assist you with your recordkeeping processes. It has no legal effect and does not impact the official legal status of your account. Your Financial Advisor(s) does have access to your Friendly account names. If you would like to change any of your Friendly account names, please contact your Financial Advisor or access your account information online.

Account overview

- **Value of your account/portfolio.** Net of assets and liabilities.
- **Assets.** Includes uninvested cash, money balances, values for restricted security (est.), and Global Time Deposits, unrealized marks to market, and certain assets not held by the Firm. Does not include unpriced securities/assets at the end of the prior and current statement periods, nor private investments.
- **Liabilities.** Includes debit balances, outstanding margin loans, credit line, short account balances.
- **Cash/Money balances.** Total of uninvested cash credit balance plus money fund money market fund sweep option and UBS Bank deposit balances at the close of the statement period. Non-commodity free credit balances in your account are not segregated from other cash balances and the Firm may use any such funds in the ordinary course of its business. These funds are payable upon your demand. This total is included in the current period closing value.

Loan summary

For detailed information on the Firm's truth in lending practices, refer to the Firm's Statement of Credit Practices. The Firm reserves the right to limit margin purchases and short sales and to alter its margin requirements and due dates for house or other margin calls in accordance with the Firm's guidelines, market conditions and regulatory margin requirements.

Your assets

Itemizes securities/assets (grouped by category) held in the account at the end of the statement period. You may ask for delivery of fully paid securities at any time. You may receive securities used as loan collateral after paying any balance due on them. Any securities transferred to the Firm during the statement period are listed at market value as of the end of the statement period. In determining the cost basis of the securities included in this statement, where indicated with the number "1," UBS Financial Services Inc. has relied on information obtained from sources other than UBS Financial Services Inc., including information from another firm or that you may have provided to your Financial Advisor. The Firm does not independently verify or guarantee the accuracy or validity of any information provided by sources other than UBS Financial Services Inc. In addition, although UBS Financial Services Inc. generally updates this information as it is received, the Firm does not provide any assurances that the information under "Cost basis" and "Unrealized gain/loss" is accurate as of the date of this statement. As such, you should not rely on this information in making purchase or sale decisions, for tax purposes or otherwise. Accounts transferred to the Firm will reflect gain/loss information only for the period of time they are held at the Firm. More historical information can be added by your Financial Advisor.

- **Callable securities.** Bonds and preferred stock that the issuer calls for early redemption will be selected impartially by lot from among all securities of that issue held in lot form or in nominee name for our clients. Call feature information is obtained from third parties and its accuracy is not guaranteed. Other call features may exist which could affect yield; complete information will be provided upon request.